

HUD IN KENTUCKY partners with many federal, state, and local agencies to improve the quality of life for the citizens of **Western Kentucky** by promoting affordable housing, job opportunities, and community development.

WE ARE ALSO AVAILABLE TO ASSIST YOU. In Kentucky there is a staff of **Community Builders** and **Public Trust Officers** who can answer your questions and assist you with any of HUD's programs. You may call, e-mail, or visit our office for help. Contact us any time during normal business hours, Monday through Friday, 8:00 a.m. to 4:45 p.m. Our office is closed for all Federal holidays.

HUD-APPROVED HOUSING COUNSELING AGENCIES provide housing counseling to renters, home buyers, and homeowners. Counselors are familiar with local resources and programs and can help you to make informed housing decisions. To locate the **HUD-approved Housing Counseling Agency** nearest you, please call **800-569-4287**. You may also contact **Kentucky Housing Corporation** for information on Homeownership Counseling at **800-633-8896**.

FAIR HOUSING – It's Your Right! The Fair Housing Act prohibits discrimination in the sale, lease, or rental of housing because of:

- Race or color, National origin, Religion, Sex, Disability, and Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18).

If your rights have been violated or if you would like more information about **Fair Housing**, please contact our office or call **800-440-8091**.

HUD HOMES FOR SALE Effective March of 1999, the Management and Marketing of HUD Homes was contracted to various companies throughout the country. The new contractor for

HUD Homes for Sale in Kentucky is **Golden Feather Realty Services**.

For more information about buying a HUD Home In Kentucky, please contact any real estate broker in your area and find out if he/she has been certified to sell HUD Homes. If so, he/she can show you the home and will assist you in making an offer. If you are interested in becoming a **HUD Certified Broker**, you may call **Golden Feather's Indianapolis office** at **317-469-0711** or you may visit their website at www.goldenfeather.com.

HOMEOWNERSHIP HUD's FHA has mortgage insurance to help you become a homeowner. FHA doesn't actually make loans. Instead, it insures loans (up to the **maximum mortgage limit** for an area) so that if buyers default for some reason, the lenders will get their money.

You may be able to get an FHA loan for about 3% down! Talk to an **FHA-approved lender** or contact a **HUD-approved Housing Counseling Agency** to see if an FHA loan might be right for you.

In addition, HUD's **HOME grants** are provided to the state and local communities throughout Kentucky. The funds may be used to provide assistance to homebuyers (e.g., downpayment, closing costs, grants, etc.) who meet **income requirements**. Please see the **COMMUNITY DEVELOPMENT** section for information on communities that receive **HOME funds**.

Kentucky Housing Corporation (KHC), the state finance agency in Kentucky, offers various affordable housing programs for very low-, low-, and moderate-income homebuyers. Programs include below-market interest rate financing, downpayment assistance, and housing counseling. For more information, you may contact KHC's main office at **800-633-8896**.

Examples of some other resources in **Western Kentucky** include:

- **Barren River Area Development District, Bowling Green, 270-781-2381**
- **Pennyrile Area Development District, Hopkinsville, 270-886-9484**
- **Purchase Area Development District, Mayfield, 270-247-7171**

REPAIRING/FIXING UP YOUR HOME

HUD has several programs to help homeowners with home repairs and rehabilitation. If you are purchasing a home (1-4 units or condominium) that needs repairs/improvements, or if you would like to refinance your mortgage and include the cost of repairs/improvements, then **HUD's FHA 203(k) Rehabilitation Mortgage** may be right for you.

HUD also has a **Title I Home Improvement Loan** that may be used to finance permanent improvements that protect or improve a property - including manufactured homes, single-family and multifamily homes, nonresidential structures, and historic homes.

HUD's **HOME and/or CDBG grants** may also be available in your area for rehabilitation. Please see the **COMMUNITY DEVELOPMENT** section for more information.

In addition, if you are a homeowner at least 62 years old and you owe nothing (or very little) on your home, you may be eligible for HUD's **FHA Home Equity Conversion Mortgage (HECM)**. The FHA HECM is a reverse mortgage that allows you to use the equity in your home to access money through a line of credit, a lump sum loan, or through monthly payments to supplement your income.

Examples of other resources in **Western Kentucky** include:

- **Christian County/Hopkinsville Repair Affair, Hopkinsville, 270-886-0277**
- **HANDS, Bowling Green, 270-796-4176**

HOMELESS ASSISTANCE If you are homeless or if you know someone who is, help is available! HUD, along with many other federal agencies, fund programs to help the homeless. These programs are managed by local organizations that we call **Homeless Assistance Agencies**. They provide a range of services, including shelter, food, counseling, and jobs skills programs. To find the closest **Homeless Assistance Agency** you may contact our office or you may call **800-569-4287** to locate the **Housing Counseling Agency** nearest you. Examples of other resources in **Western Kentucky** include:

- **Heartland Cares, Inc., Paducah, 270-443-6044**
- **Salvation Army, Hopkinsville, 270-885-9633**
- **Salvation Army, Bowling Green, 270-782-3162**

RENTAL ASSISTANCE In Kentucky, HUD provides four major kinds of rental housing assistance to the elderly, persons with disabilities, and to families. To be eligible for most programs, your income must be at or below the **maximum** established for your area.

Public housing - housing for low-income families operated by a local housing authority. Rents for public housing are generally based on 30% of the family's adjusted income, but many housing authorities do not count certain income for working families or for those that are in an approved training/education program. If you

want to apply for public housing, visit or call your local housing authority (telephone listings are shown as Housing Authority of City/County) or, for more information, please contact this office.

"Section 8" Housing Choice Voucher Program - a rental assistance program that is administered through either a local Housing Authority or by an agency of the city/county or state. A person/family with a voucher locates and rents a privately owned property that meets HUD's program requirements. The family's portion of the rents is generally 30% of the family

adjusted income. If you are interested in applying for a Voucher or if you are interested in renting your property to someone with a Voucher, please contact your **local Public Housing Authority/Housing Administrator** or this office.

Privately owned subsidized housing (also referred to as Section 8) - government subsidies are provided directly to the property owner who then applies those subsidies to the rents he/she charges low-income tenants. To find out if there are vacancies or to apply, you must call or visit the management office for that site. For a listing of privately owned subsidized housing in Kentucky, please contact our office.

Supportive Housing for the Elderly (Section 202) and for Persons with Disabilities (Section 811) - HUD's Capital Advance Grants Program and/or Project Rental Assistance Contracts (PRACs) create opportunities for nonprofits to increase the supply of affordable housing for the elderly (persons at least 62 years old) and to persons with disabilities (individuals at least age 18 and who have a physical, mental or emotional impairment, developmental disability or chronic mental illness). To qualify, income must be within the area's very low income limits and rents are generally based upon 30% of the adjusted income. Contact our office for a listing of supportive housing in your area.

In addition, **KHC** offers loans for security and/or utility deposits and can be reached at **800-633-8896**. **The Kentucky Association for Community Action** may also offer rental assistance. For more information, please call **800-456-3452**.

COMMUNITY DEVELOPMENT HUD provides funds to both local communities and to the State of Kentucky. HUD's **Community Development Block Grant (CDBG) funds** help communities with economic development, job opportunities, and housing rehabilitation. The only **entitlement community** in Western Kentucky that receives CDBG funds directly from HUD is Hopkinsville. For more information, you

may contact **the City of Hopkinsville at 270-887-4285**.

If your local community does not receive **CDBG funds** directly from HUD, then it is possible that it receives funding from the state through the **Department for Local Government (DLG)**. For more information on funding provided to local governments by **DLG**, you may contact their office at **800-346-5606**.

In addition, HUD's **HOME Investment Partnership Act block grants** develop and support affordable housing for low-income residents. There are no Participating Jurisdictions in Western Kentucky that receive funds directly from HUD. However, your community may be eligible to receive funding through **KHC**. For more information you may contact KHC at **800-633-8896**.

JOBS & ECONOMIC OPPORTUNITIES

HUD supports jobs and economic opportunities in Kentucky in many ways. In addition to the **CDBG**, HUD also provides other means for communities to increase capital available to entrepreneurs and small businesses. One is the **Section 108 Loan Guarantee** which is available to **entitlement communities** and is secured by their CDBG funding. To help reduce the risk associated with the Section 108 loan, communities may also apply for a grant under the **Economic Development Initiative (EDI)**. Some uses of this grant include reducing project costs, providing additional security and/or reducing the interest rate for the Section 108 loan.

An important program overseen by HUD and the U.S. Department of Agriculture is the **Empowerment Zones/Enterprise Communities (EZ/EC)** program. This program offers incentives for creating jobs and economic development in selected urban and rural communities. There is one EC located in Western Kentucky - Bowling Green. For more information you may contact **Lisa Ryan, 270-393-3658**.

In addition, various Public Housing Authorities participate in HUD's **Family Self Sufficiency initiatives**. If you live in Public Housing, contact your Housing Authority for more information.

HUD also promotes computer learning centers known as **Neighborhood Networks** in privately owned housing that is subsidized by HUD. For more information, you may contact our office.

DO YOU HAVE ACCESS TO THE INTERNET? If so, you can learn more about HUD's programs and what HUD is doing in Kentucky by visiting our website at www.hud.gov/local/lou.

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HUD IN KENTUCKY: WESTERN KENTUCKY



**U.S. Department of
Housing and Urban Development (HUD)
Kentucky State Office**
601 W. Broadway
Louisville, KY 40202
502-582-5251 Fax: 502-582-6074
TDD: 800-648-6056 (for the hearing-impaired)
Internet: www.hud.gov/local/lou

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HOUSING COUNSELING
HOMEOWNERSHIP
HUD HOMES FOR SALE
REHABILITATION
RENTAL ASSISTANCE
COMMUNITY DEVELOPMENT
JOB OPPORTUNITIES
HOMELESS ASSISTANCE
HOUSING FOR THE ELDERLY and
DISABLED
plus...
so much more!**

